

United States Bankruptcy Court
Eastern District of Virginia
2400 West Avenue, Suite 110
Newport News, VA 23607

Case Number 11-51067-FJS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Phyllis Jo Gresham
19 Ducette Drive
Hampton, VA 23666

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-4070

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Phyllis Jo Gresham is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 21, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Phyllis Jo Gresham
 Debtor

Case No. 11-51067-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-6

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Sep 22, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2011.

db
 10509290 ++Phyllis Jo Gresham, 19 Ducette Drive, Hampton, VA 23666-2984
 ++AMERILOAN DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111
 (address filed with court: Cash Advance, 2533 N. Carson St, Ste 4976,
 Carson City, NV 89706-0000)
 10509287 +Brad Forbes, 11711 Jefferson Avenue, Newport News, VA 23606-2062
 10509291 Cash Advance, 731_F J. Clyde Blvd, Newport News, VA 23606-0000
 10509289 +Cash Advance, 12917 Jefferson Ave, Ste #A, Newport News, VA 23608-1600
 10509292 +Chase Home Finance, 7255 Baymeadows Way, Jacksonville, FL 32256-6851
 10509293 +Cox Cable of Hampton Roads, c/o Equidata, 724 Thimble Shoals Blvd,
 Newport News, VA 23606-2574
 10509294 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 10509295 Curtis Hopkins, Hampton, VA 23666-0000
 10509297 +ETS of Virginia, 3900 Westerre Parkway, Suite 300, Henrico, VA 23233-1339
 10509296 +Equidata, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574
 10509298 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Ct,
 Richmond, VA 23236-0000)
 10509300 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 10509301 Grand Furn, 1305 Baker Road, Virginia Beach, VA 23455-3317
 10509302 +Hampton Roads Eye Associates, PO BOX 6017, Newport News, VA 23606-0017
 10509305 LCA, PO Box 2240, Burlington, NC 27216-2240
 10509304 +LabCorp, PO Box 2240, Burlington, NC 27216-2240
 10509306 +Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
 10509307 +Orthopaedic Spine, 250 Nat Turner Blvd., Newport News, VA 23606-2899
 10509308 Peninsula Radiological Asoc, PO Box 12087, Newport News, VA 23612-2087
 10509309 +Riverside Emergency Physicians, PO Box 1929, Kilmarnock, VA 22482-1929
 10509310 +Riverside Physicans Services, PO Box 6017, Newport News, VA 23606-0017
 10509311 +Riverside Regional, PO Box 6008, Newport News, VA 23606-0008
 10509314 +Robert Winfield, MD, 12420 Warwick Blvd, Ste 3C, Newport News, VA 23606-3053
 10509315 +Santander Consumer Usa, PO Box 961245, Ft Worth, TX 76161-0244
 10509316 +Sentara Careplex, 3000 Coliseum Dr, Hampton, VA 23666-5963
 10509318 Sentara Collections, PO Box 79698, Baltimore, MD 21279-0698
 10509317 +Sentara Collections, 535 Independence PKWY, ste 700, Chesapeake, VA 23320-5192
 10509319 +Sentara Health Care, P. O. Box 2200, Norfolk, VA 23501-2200
 10509320 +Sentara Medical Group, PO Box 1875, Norfolk, VA 23501-1875
 10509321 +Sentara Nursing Center, 2230 Executive Drive, Hampton, VA 23666-2430
 10509324 VA Anesthesia & Perioperative, PO Box 79434, Baltimore, MD 21279-0434

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10509284 +EDI: RMCB.COM Sep 23 2011 03:08:00 Amca, 4 Westchester Plaza, Elmsford, NY 10523-1615
 10509285 +EDI: RMCB.COM Sep 23 2011 03:08:00 Amca, 2269 S. Sawmill River Rd, Bldg 3,
 Elmsford, NY 10523-3848
 10509286 EDI: RMCB.COM Sep 23 2011 03:08:00 Amca, P.O Box 1235, Elmsford, NY 10523-0935
 10509288 EDI: CAPITALONE.COM Sep 23 2011 03:08:00 Cap One, PO Box 85520, Richmond, VA 23285-0000
 10509299 +EDI: RMSC.COM Sep 23 2011 03:08:00 Gemb/Dillards, PO Box 981400, El Paso, TX 79998-1400
 10509303 +E-mail/Text: info@jawpc.net Sep 23 2011 04:16:26 James A. West, PC, 6380 Rogerdale Road,
 Suite 130, Houston, TX 77072-1647
 10509312 +EDI: PHINRJMA.COM Sep 23 2011 03:08:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,
 Syosset, NY 11791-3426
 10509313 +EDI: PHINRJMA.COM Sep 23 2011 03:08:00 Rjm Acquisitions Llc, 575 Underhill Blvd,
 Syosset, NY 11791-4437
 10509322 EDI: BANKAMER2.COM Sep 23 2011 03:08:00 Suntrust Bank, BanCard Services, PO Box 15137,
 Wilmington, DE 19886-5137
 10509323 +EDI: WTRRN BANK.COM Sep 23 2011 03:08:00 Target, P.O. Box 0102, Minneapolis, MN 55440-0102
 10509325 EDI: AFNIVZCOMBINED.COM Sep 23 2011 03:08:00 Verizon,
 P.O. Box 761 Attn:Customer Financial Sr, Bedminster, NJ 07921-0761
 10509326 +EDI: AFNIVZCOMBINED.COM Sep 23 2011 03:08:00 Verizon Wirelss, 2000 Corporate Dr,
 Orangeburg, NY 10962-2624
 10509327 +EDI: PRA.COM Sep 23 2011 03:08:00 Virginia Electric An, c/o Portfolio Rec.,
 120 Corporate Blvd., Norfolk, VA 23502-4962

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-6

User: admin
Form ID: B18

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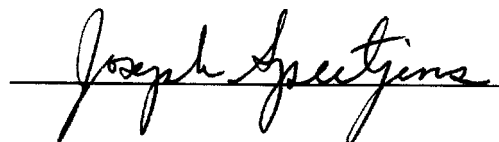
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.